

**Amendments to the Drawings:**

The attached replacement drawing sheet makes changes to Fig. 1 and replaces the original sheet with Fig. 1.

Attachment: Replacement Sheet

**REMARKS**

Claims 1-4, 6-19 and 24 are pending in this application. By this Amendment, claims 1, 18 and 24 are amended and claim 5 is canceled. No new matter is added.

The courtesies extended to Applicants' representative by Examiner Maguire at the interview held August 14, 2008, are appreciated. The reasons presented at the interview as warranting favorable action are incorporated into the remarks below, which constitute Applicants' record of the interview.

Fig. 1 was objected to for failing to be labeled "prior art." By this Amendment, Fig. 1 is labeled "related art" consistent with the specification. Therefore, it is respectfully requested that the objection be withdrawn.

The specification was objected to for allegedly containing an improper Abstract. By this Amendment, an appropriate substitute Abstract is included. Therefore, it is respectfully requested that the objection be withdrawn.

Claims 1-19 and 24 were rejected under 35 U.S.C. §112, second paragraph. By this Amendment, claims 1, 18 and 24 have been amended as suggested during the August 14, 2008 personal interview. Therefore, it is respectfully requested that the rejection be withdrawn.

Claims 1-19 and 24 were rejected under 35 U.S.C. §103(a) over Kobayashi et al., U.S. Patent No. 6,014,649, in view of Chenevich et al., U.S. Patent Application Publication No. 2002/0111886. Claim 5 has been canceled, rendering its rejection moot. The rejection of claims 1-4, 6-19 and 24 is respectfully traversed.

Claim 1 calls for performing a payment media action that runs parallel to the performance of other payment media actions. Claims 18 and 24 call for similar features.

Regarding the rejection of canceled claim 5, the Office Action admits that Kobayashi fails to disclose this feature. The Office Action asserts that Chenevich discloses this feature in paragraph [0041]. Applicants respectfully disagree.

In the rejection of claim 1, the Office Action relies heavily upon what is well known in the art of Automatic Teller Machines (ATMs). Applicants respectfully assert that ATMs do not perform a payment media action that runs parallel to the performance of other payment media actions because ATMs only have one user performing one request at a time (i.e., serial operation).

The Office Action asserts that Chenevich discloses performing a payment media action that runs parallel to the performance of other payment media actions because Chenevich is allegedly being used by multiple people at the same time. Applicants respectfully assert that Chenevich discloses multiple possible users (i.e., an individual, a business, a government, or an entity of a government), however, there is no disclosure or teaching of actions in parallel. Chenevich states in paragraph [0041] that "payor 4 could request multiple payments by specifying a single payment method, but specifying multiple payment amounts and multiple payee 6 identities." Applicants respectfully assert that this describes a serial, not parallel, action because the actions of payor 4 occur sequentially and there is no disclosure or teaching of how payment manager 20 subsequently processes the serial actions of payor 4. Therefore, it is respectfully requested that the rejection be withdrawn.

Claims 2-4, 6-17, and 19 depend from, and are patentable with one of independent claims 1 and 18, as well as for the additional features they recite. Therefore, it is respectfully requested that the rejection be withdrawn.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff  
Registration No. 27,075

Steven D. Jinks  
Registration No. 62,760

JAO:SDJ/eks

Attachments:

Substitute Abstract  
Replacement Sheet  
Petition for Extension of Time

Date: October 8, 2008

**OLIFF & BERRIDGE, PLC**  
**P.O. Box 320850**  
**Alexandria, Virginia 22320-4850**  
**Telephone: (703) 836-6400**

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